

Certificate Number: 15317-PAM-DE-033360712

Bankruptcy Case Number: 16-05061



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 6, 2019, at 5:07 o'clock PM PDT, Gail K Milbut completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 6, 2019 By: /s/Madelyn Kotb

Name: Madelyn Kotb

Title: Counselor